Amendments to Claims

This listing of claims will replace all prior aversions, and listing, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method for facilitating processing of a request for an item, comprising:

receiving, by a computer based system for facilitating the processing of the request for the item, a communication from a customer through the Internet, the communication including the request for the item;

obtaining, by the computer based system, <u>personal</u> information relating to the customer for use in processing the request, the information being transmitted by the customer in a web form or email;

performing a first evaluation, by the computer based system, on a first set of criteria ~~related to the information relating to the customer~~ to determine if the request involves no high risk of potential fraud or high risk of potential fraud<u>, wherein the first set of criteria includes comparing a stored customer phone number with a phone number returned by an automatic number identification service</u>;

selectively performing a second evaluation <u>on a second set of criteria</u>, based upon an indication of no high risk from the evaluation of the first set of criteria, by the computer based system, ~~on a second set of criteria related to the information relating to the customer~~ to determine if the request involves potential fraud, the selectively evaluating using table-driven logic to compare the second set of criteria with <u>a</u> previously obtained <u>set of</u> information relating to the customer, the previously obtained <u>set of</u> information being stored in a database<u>, wherein the second set of criteria is personal information relating to the customer</u>;

performing a third evaluation, by the computer based system, on an override criteria, based upon an indication of high risk from either the evaluation of the second set of criteria or

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the first set of criteria, wherein the override criteria is a comparison between a password received a current password and all prior passwords related to the customer stored in the database; and

outputting, from the computer based system, an indication of the evaluating step, the selectively evaluating step, and the evaluating override criteria step and using the indication to determine whether to issue the requested item.

2.   (Previously Presented) The method of claim 1, wherein the item is at least one of a good, service, transaction, financial account and financial transaction instrument.

3-4.   (Cancelled)

5.   (Currently Amended) The method of claim [[1]] 2, further including using the outputted indication to determine whether to authorize a transaction requested by the customer.

6.   (Currently Amended) A computer based system comprising:

a computer network communicating with a memory;

the memory communicating with a processor for facilitating processing of requests for financial related transactions; and

the processor, when executing a computer program for facilitating processing of requests for financial related transactions, is configured to:

receive, by the processor and via a communications network, a communication from a customer, the communication including a request for a particular financial account;

obtain, by the processor, personal information relating to the customer for use in processing the request;

perform, by the processor, a first evaluation on a first set of criteria related to the information relating to the customer to determine if the request involves no high risk of potential fraud or high risk of potential fraud, wherein the first set of criteria includes comparing a stored

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customer phone number with a phone number returned by an automatic number identification service;

selectively perform, by the processor, a second evaluation on a second set of criteria, based upon an indication of no high risk from the evaluation of the first set of criteria, a second set of criteria related to the information relating to the customer to determine if the request involves potential fraud, wherein the second set of criteria includes comparing the personal information relating to the customer with a set of previously obtained information relating to the customer stored on a database; and

perform, by the processor, a third evaluation on an override criteria, based upon an indication of high risk from either the evaluation of the second set of criteria or the first set of criteria, wherein the override criteria is a comparison between a password received a current password and all prior passwords related to the customer stored in the database; and

output, by the processor and via a network, an indication of the evaluating, selective evaluating, and evaluating of override criteria, and using the indication to determine whether to issue the requested financial account.

7.   (Currently Amended) A non-transitory, tangible computer-readable medium (CRM) having stored thereon a plurality of instructions for facilitating the reduction of fraud associated with a transaction account and a request for a particular financial account by a customer, the plurality of instructions, when executed by a computer based system for facilitating the reduction of fraud associated with a transaction account, are configured to cause the computer based system to perform operations, comprising:

receiving, by the computer based system, a communication at a computer system from a customer through the Internet, the communication including a request for a financial account and information relating to the customer for use in processing the request;

obtaining, by the computer based system, personal information relating to the customer for use in processing the request, the information being transmitted by the customer in a web form or email;

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performing, by the computer based system, a first evaluation on a first set of criteria
~~related to the information relating to the customer~~ to determine if the request involves potential
fraud, wherein the first set of criteria includes comparing a stored customer phone number with a
phone number returned by an automatic number identification service;

selectively performing, by the computer based system, a second evaluation on a second
sets of criteria, based upon the evaluation of the first set of criteria, ~~on a second set of criteria~~
~~related to the information relating to the customer~~ to determine if the request involves no high
risk of potential fraud or high risk of potential fraud, the selectively evaluating using table-driven
logic to compare the second set of criteria with a previously obtained set of information relating
to the customer, the previously obtained information being stored in a database, wherein the
second set of criteria is personal information relating to the customer;

performing, by the computer based system, a third evaluation on an override criteria,
based upon an indication of high risk from at least one of the evaluation of the second set of
criteria or the first set of criteria, wherein the override criteria is a comparison between a
password received and a current password and all prior passwords related to the customer stored
in the database; and

performing, by the computer based system, an action related to the transaction account
based upon the evaluating step, including using the evaluating to determine whether to issue the
requested financial account.

8.   (Cancelled).

9.   (Previously Presented) The method of claim 7, further including using the outputted
indication to determine whether to authorize a transaction requested by the customer.

10.   (Currently Amended) The method of claim 7, wherein ~~the step of~~ performing an action
includes at least one of opening a transaction account, closing a transaction card account, opening
a related transaction account, changing demographic information related to the transaction card

account and changing financial information related to the transaction card account.

11.   (Cancelled)